



CRITICAL ILLNESS INSURANCE

Designed especially for Texas emergency service personnel and their families

DID YOU KNOW?



Firefighters, as an occupation, have some of the highest rates of heart disease, heart attacks and sudden cardiac death.¹



New construction materials are making firefighting more hazardous to the health and well-being of first responders.²



Firefighters face a 9% increase in cancer diagnoses and a 14% increase in cancer-related deaths, compared to the general population in the U.S.³

1. Source: Fire Engineering Magazine. Firefighters and Coronary Heart Disease: A Brief History on Research and Analysis. December 2019.
2. Source: EHS Today. Smoked Out: Are Firefighters in More Danger than Ever Before? September 2016.
3. Source: National Institute for Occupational Safety and Health. Firefighters and Cancer. 2017.



An Independent Producer and
Regional Director for VFIS

WHY CRITICAL ILLNESS INSURANCE?

Your responders selflessly face many risks while they serve and protect your community—and they deserve the best insurance protections available. A serious illness could happen at any time, impacting them physically, emotionally and financially. Critical Illness Insurance can help by offering a lump sum payment for covered illnesses and give your paid and unpaid personnel financial benefits to help them through these tough times.

COVERAGE HIGHLIGHTS

- Group policy issued to your organization (“the Policyholder”)
- Eligible paid and unpaid personnel are automatically covered
- Includes coverage for eligible spouses and dependents
- Benefits are paid directly to the insured

BENEFITS

- Invasive Cancer Benefit
- In-Situ Cancer Benefit
- Heart Attack Benefit
- Stroke Benefit
- Kidney (Renal) Failure Benefit
- Coronary Artery Bypass Benefit
- Organ Transplant Benefit
- Coma Benefit
- Loss of Sight, Speech or Hearing Benefit



There in the moments that matter.

800.252.9435 | benefits@winstarins.com | vfistx.com

IMPORTANT NOTICE: Coverage under the policy does not constitute comprehensive health insurance coverage (a/k/a/ "major medical insurance"). It therefore does not satisfy the "minimum essential coverage" requirements of the Patient Protection and Affordable Care Act. Coverage will not satisfy the individual responsibility requirements of section 5000A of the Internal Revenue Code.

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